

**Information to identify the case:**

Debtor 1 **Agilio Garcia**  
First Name Middle Name Last Name

Debtor 2 **Deborah Garcia**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3624**

EIN --\_-----

Social Security number or ITIN **xxx-xx-3620**

EIN --\_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **15-31285-RG**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Agilio Garcia

Deborah Garcia

7/20/16

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Agilio Garcia  
Deborah Garcia  
DebtorsCase No. 15-31285-RG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 33

Date Rcvd: Jul 20, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2016.

db/jdb cr +Agilio Garcia, Deborah Garcia, 67 Old Farmers Road, Long Valley, NJ 07853-3150  
+The Bank of New York Mellon, f/k/a The Bank of New, c/o Frenkel, Lambert, Weiss, Weisman & G,  
80 Main Street, Suite 460, West Orange, NJ 07052-5414  
515845992 +AMEXDSNB, 9111 DUKE BLVD, MASON, OH 45040-8999  
515845993 Bank of America, Attn: Bankruptcy Dept., NC-4-105-03-14, Greensboro, NC 27420-0000  
515845995 +CAP1/L&T, PO BOX 30253, SALT LAKE CITY, UT 84130-0253  
515845997 +CBNA, PO BOX 6283, SIOUX FALLS, SD 57117-6283  
515846003 +++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311  
(address filed with court: DITECH FINANCIAL LLC, 332 MINNESOTA ST STE 610,  
SAINT PAUL, MN 55101)  
515846004 +Equifax Information Services, LLC, PO Box 740256, Atlanta, GA 30374-0256  
515846005 +Experian, 476 Anton Boulevard, Costa Mesa, CA 92626  
515846009 +SELECT PORTFOLIO SVCIN, PO BOX 65250, SALT LAKE CITY, UT 84165-0250  
515846008 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,  
Trenton, NJ 08695)  
515846010 +Stanton Ridge Country Club, 25 Club House Road, Whitehouse Station, NJ 08889-3376  
515846017 +US DEPT OF ED/GLELSI, PO BOX 7860, MADISON, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 20 2016 22:14:47 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 20 2016 22:14:44 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
cr +EDI: RMSC.COM Jul 20 2016 21:48:00 Synchrony Bank, c/o Recovery Mngt. Sys.,  
25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605  
515845991 +EDI: AMEREXPR.COM Jul 20 2016 21:48:00 AMEX, PO BOX 297871,  
FORT LAUDERDALE, FL 33329-7871  
515845990 +EDI: BECKLEE.COM Jul 20 2016 21:48:00 American Express, c/o Beckett & Lee,  
P.O. Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245  
515845994 EDI: BANKAMER.COM Jul 20 2016 21:48:00 BK OF AMER, PO BOX 982235, EL PASO, TX 79998  
515845998 +EDI: CHASE.COM Jul 20 2016 21:48:00 CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
515846000 +EDI: CITICORP.COM Jul 20 2016 21:48:00 CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
515845996 +EDI: CAPITALONE.COM Jul 20 2016 21:48:00 Capital One (USA), N.A., PO Box 85520,  
15000 Capital One Drive, Richmond, VA 23238-1119  
515845999 +Fax: 602-659-2196 Jul 20 2016 22:28:43 ChexSystems Collection Agency, Inc.,  
7805 Hudson Road, Ste 100, Saint Paul, MN 55125-1703  
515846001 +EDI: CITICORP.COM Jul 20 2016 21:48:00 Citicards Centralized Bankruptcy, P.O. Box 20507,  
Kansas City, MO 64195-0507  
515846002 +EDI: DISCOVER.COM Jul 20 2016 21:48:00 DISCOVER FIN SVCS LLC, PO BOX 15316,  
WILMINGTON, DE 19850-5316  
515846006 EDI: IRS.COM Jul 20 2016 21:48:00 Internal Revenue Service,  
Internal Revenue Centralized Insolvency, Operation, PO Box 7346,  
Philadelphia, PA 19101-7346  
515846007 +EDI: CBSKOHLS.COM Jul 20 2016 21:48:00 KOHLS/CAPONE, N56 W 17000 RIDGEWOOD DR,  
MENOMONEE FALLS, WI 53051-7096  
515846011 +EDI: RMSC.COM Jul 20 2016 21:48:00 SYNCB/AMAZON, PO BOX 965015, ORLANDO, FL 32896-5015  
515846012 +EDI: RMSC.COM Jul 20 2016 21:48:00 SYNCB/CARE CREDIT, 950 FORRER BLVD,  
KETTERING, OH 45420-1469  
515846013 +EDI: RMSC.COM Jul 20 2016 21:48:00 SYNCB/PHILLIPS 66, 4125 WINDWARD PLZ,  
ALPHARETTA, GA 30005-8738  
515846014 +EDI: RMSC.COM Jul 20 2016 21:48:00 SYNCB/QVC, PO BOX 965018, ORLANDO, FL 32896-5018  
515847679 EDI: RMSC.COM Jul 20 2016 21:48:00 Synchrony Bank,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
515846015 EDI: TFSR.COM Jul 20 2016 21:49:00 TOYOTA MOTOR CREDIT CO, 4 GATEHALL DR STE 350,  
PARSIPPANY, NJ 07054

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515846016 ##+Transunion, P.O. Box 6790, Fullerton, CA 92834-9416

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 22, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2016 at the address(es) listed below:

Scott J. Goldstein on behalf of Debtor Agilio Garcia sjg@sgoldsteinlaw.com,  
cmecf.sgoldsteinlaw@gmail.com;notices@uprightlaw.com;G31979@notify.cincompass.com  
Scott J. Goldstein on behalf of Joint Debtor Deborah Garcia sjg@sgoldsteinlaw.com,  
cmecf.sgoldsteinlaw@gmail.com;notices@uprightlaw.com;G31979@notify.cincompass.com  
Sean M. O'Brien on behalf of Creditor The Bank of New York Mellon, f/k/a The Bank of New York,  
as trustee, on behalf of the holders of the CHL Mortgage Pass-Through Trust 2005-6, Mortgage  
Pass-Through Certificates, Series 2005-6 sobrien@flwlaw.com  
Steven P. Kartzman kartztee@optonline.net,  
jzapata@msklaw.net;njl6@ecfcbis.com;ncorona@msklaw.net;angiea@msklaw.net

TOTAL: 4